

SERFF Tracking Number: ANTX-126909066 State: Arkansas  
 Filing Company: Standard Life and Accident Insurance Company State Tracking Number: 47977  
 Company Tracking Number:  
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010  
 Product Name: SLWEB WEBSITE ADV  
 Project Name/Number: SLWEB WEBSITE ADV/SLWEB WEBSITE ADV

## Filing at a Glance

Company: Standard Life and Accident Insurance Company

Product Name: SLWEB WEBSITE ADV SERFF Tr Num: ANTX-126909066 State: Arkansas  
 TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num: 47977  
 Closed

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: State Status: Filed-Closed  
 Other 2010

Filing Type: Advertisement

Author: Sherry Wiegman Reviewer(s): Stephanie Fowler  
 Date Submitted: 02/14/2011 Disposition Date: 03/02/2011  
 Disposition Status: Filed-Closed  
 Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: SLWEB WEBSITE ADV  
 Project Number: SLWEB WEBSITE ADV  
 Requested Filing Mode: Review & Approval  
 Explanation for Combination/Other:  
 Submission Type: New Submission  
 Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/02/2011

State Status Changed: 03/02/2011

Created By: Sherry Wiegman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sherry Wiegman

Filing Description:

Attached for your review and approval is advertisement for a previously approved 2010 Medicare Supplement product. This is a new submission that has not been previously reviewed or rejected.

This submission consists of website content that advertises Medicare Supplement products approved in your state on 4/19/2010.

All marketing of the Medicare Supplement product is by licensed agents/producers.

We trust this information is complete and look forward to receiving your favorable reply. Thank you for your time and consideration. Please contact me should you feel additional information is needed.

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 Project Name/Number: SLWEB WEBSITE ADV/SLWEB WEBSITE ADV

## Company and Contact

### Filing Contact Information

Sherry Wiegman, Sr. Compliance Analyst sherry.wiegman@anico.com  
 One Moody Plaza, SSH MP, Ste. 200 281-538-4842 [Phone]  
 Galveston, TX 77550 409-766-2950 [FAX]

### Filing Company Information

Standard Life and Accident Insurance Company CoCode: 86355 State of Domicile: Texas  
 One Moody Plaza, SSH MP, Ste. 200 Group Code: 408 Company Type: Health Insurance  
 Galveston, TX 77550 Group Name: State ID Number:  
 (281) 538-4842 ext. [Phone] FEIN Number: 73-0994234  
 -----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Life and Accident Insurance Company	\$50.00	02/14/2011	44686395

*SERFF Tracking Number:*      *ANTX-126909066*      *State:*      *Arkansas*  
*Filing Company:*      *Standard Life and Accident Insurance Company*      *State Tracking Number:*      *47977*  
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*Product Name:*      *SLWEB WEBSITE ADV*  
*Project Name/Number:*      *SLWEB WEBSITE ADV/SLWEB WEBSITE ADV*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	03/02/2011	03/02/2011

*SERFF Tracking Number:*      *ANTX-126909066*      *State:*      *Arkansas*  
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## **Disposition**

Disposition Date: 03/02/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form</b>	Website Page 1	Filed	Yes
<b>Form</b>	Website Page 2	Filed	Yes
<b>Form</b>	Website Page 3	Filed	Yes
<b>Form</b>	Website Page 4	Filed	Yes
<b>Form</b>	Website Page 5	Filed	Yes
<b>Form</b>	Website Page 6	Filed	Yes
<b>Form</b>	Website Page 7	Filed	Yes
<b>Form</b>	Website Page 8	Filed	Yes

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## Form Schedule

### Lead Form Number: SLWEB

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/02/2011	SLWEB1	Advertising Website	Page 1	Initial		52.000	SLWEB1 GENERIC.pdf
Filed 03/02/2011	SLWEB2	Advertising Website	Page 2	Initial		52.000	SLWEB2 GENERIC.pdf
Filed 03/02/2011	SLWEB3	Advertising Website	Page 3	Initial		52.000	SLWEB3 GENERIC.pdf
Filed 03/02/2011	SLWEB4	Advertising Website	Page 4	Initial		52.000	AR SLWEB4.pdf
Filed 03/02/2011	SLWEB5	Advertising Website	Page 5	Initial		52.000	SLWEB5 GENERIC.pdf
Filed 03/02/2011	SLWEB6	Advertising Website	Page 6	Initial		52.000	SLWEB6 GENERIC.pdf
Filed 03/02/2011	SLWEB7	Advertising Website	Page 7	Initial		52.000	SLWEB7 GENERIC.pdf
Filed 03/02/2011	SLWEB8	Advertising Website	Page 8	Initial		52.000	SLWEB8 GENERIC.pdf

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\*The term Medigap means a Medicare Supplement policy.

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## Medigap Coverage\*

**What is Medicare?**  
Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).

**Who Qualifies for Medicare?**  
In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

**What is Medicare Part A?**  
Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.

**What is Medicare Part B?**  
Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

**What is Medicare Part C?**  
Medicare Part C, formerly known as "Medicare+Choice", is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B.

**What is Medicare Part D?**  
Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

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\*The term Medigap means a Medicare Supplement policy.

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**When can I apply for Medicare Part B?**

You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have 3 months prior to turning 65 and 3 months following to apply.

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits, except in special cases.

**MEDICARE SUPPLEMENT****What is a Medicare Supplement?**

Medicare Supplement insurance is a supplemental insurance product designed to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same basic benefits for each category of plans.

**How old do I have to be to purchase Medicare Supplement?**

Like Medicare insurance, you must be the age of 65 or older to purchase a Medicare Supplement plan, or have a disability that qualifies for Medicare.

**Are there different types of Medicare Supplement plans?**

Yes, there are eleven modernized plans: A, B, C, D, F, F(High Deductible), G, K, L, M and N - and each plan comes with different rates and benefits.

**Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?**

While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information on Medicare Supplement plans, see your insurance professional.

**When can I qualify for Open Enrollment for a Medicare Supplement policy?**

Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

**What is "Guaranteed Issue"?**

"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

**What is an example of someone who would qualify for Guaranteed Issue for Medicare Supplement?**

Someone whose group coverage is ending would qualify as Guaranteed Issue for Medicare Supplement.

**How long is the qualification period for Guaranteed Issue?**

You must enroll within 63 days after your health insurance ends.

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### Texas (Change State)

## Standard Life Medicare Supplement

While Medicare provides a vital service to millions of senior citizens, assuring them a broad range of health care services, many medical costs are not covered by Medicare and become the personal financial responsibility of the individual. For many seniors, the unanticipated out-of-pocket expenses due to medical treatment or hospitalization could prove to be a tremendous financial hardship.

For over 40 years, Standard Life has helped senior citizens cover expenses not covered by traditional Medicare coverage. Many of the modernized plans are offered by Standard Life, depending on product availability in your state. We cannot cancel your policy regardless of any changes in your health or the number of times you are hospitalized.

The plans pay regardless of any other insurance you may have, and the plans cover health conditions immediately with no exclusion for pre-existing conditions. Some plans cover Part A and Part B deductibles and coinsurance amounts for skilled nursing care confinement in a Medicare-approved facility. These are extremely important benefits for any senior citizen.

**Standard Life Medicare Supplement Insurance Plans and Coverage**

### Health Insurance

#### Standard Life Products

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- [Cancer Plans](#)
- [Hospital Indemnity Plan](#)
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Benefits	Plan A	Plan B	Plan C	Plan D	Plan F	Plan F (hd) <sup>1</sup>	Plan G	Plan N <sup>2</sup>
Basic Care Package	X	X	X	X	X	X	X	X
Skilled Nursing Care			X	X	X	X	X	X
Part A Deductible		X	X	X	X	X	X	X
Part B Deductible			X		X	X		
Part B Excess Charges					100%	100%	100%	
Foreign Travel Emergency <sup>2</sup>			X	X	X	X	X	X

<sup>1</sup>This high deductible plan pays the same benefits as Plan F after an individual has paid a calendar year deductible. Benefits from this plan will not begin until out-of-pocket expenses (expenses that would ordinarily be paid by the policy) exceed the calendar year deductible. This calendar year deductible may be adjusted annually to reflect changes in the Consumer Price Index.

<sup>2</sup>Subject to limitations, which are explained in an outline of coverage for your state.

<sup>3</sup>Requires \$20 copayment for office visits and a \$50 copayment for emergency room visits.

*Policy Form Series 2010-1006 availability will vary by state. The policy has exclusions and limitations. For costs and complete details of the coverage, see your policy for details or call the Company or your Agent.*

*You are responsible for charges not covered by Medicare and this insurance plan. Please refer to the Outline of Coverage for additional information.*

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## Arkansas [\(Change State\)](#) Health Insurance

The cost of being sick or injured does not end with the doctor or hospital bill, or even the cost of medicine. Even for those who currently have some type of health insurance plan in place, standard charges like coinsurance payments and deductibles, in addition to the unforeseen, out-of-pocket expenses that are not covered by most medical plans can quickly add up.

"Health insurance", a general term used for various types of insurance plans, was developed specifically for financial protection against loss due to sickness or bodily injury, and the unexpected out-of-pocket expenses that can blindside even the most careful planner. There are many different types of health insurance that have attractive features and cover a wide range of necessities, including supplemental health plans that offer specified coverage. Some are indemnity policies that pay cash benefits for covered incidents, and some are expense reimbursement plans that can work in conjunction with your personal medical insurance plan.

The types of insurance available to you will depend on the product availability within your state, and coverage and premium will vary by carrier and plan.

For more information about health insurance, please see our [Health Insurance FAQs](#), contact your health insurance professional or contact Standard Life.

### Health Insurance

#### Standard Life Products

- [➤ Accidental Death and Dismemberment](#)
- [➤ Cancer Plans](#)
- [➤ Hospital Indemnity Plan](#)
- [➤ Medicare Supplement](#)
- [➤ Recovery Care Plan](#)
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## Health Insurance FAQ

**Medicare**  
**[What is Medicare?](#)**  
Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).  
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**[Who Qualifies for Medicare?](#)**  
In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).  
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**[What is Medicare Part A?](#)**  
Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.  
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**Health Insurance**

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#### [What is Medicare Part B?](#)

Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

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#### [What is Medicare Part C?](#)

Medicare Part C, formerly known as "Medicare+Choice", is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B.

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#### [What is Medicare Part D?](#)

Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

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#### [When can I apply for Medicare Part B?](#)

You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have 3 months prior to turning 65 and 3 months following to apply.

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits, except in special cases.

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#### **Medicare Supplement**

##### [What is a Medicare Supplement?](#)

Medicare Supplement insurance is a supplemental insurance product designed to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same basic benefits for each category of plans.

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##### [How old do I have to be to purchase Medicare Supplement?](#)

Like Medicare insurance, you must be the age of 65 or older to purchase a Medicare Supplement plan, or have a disability that qualifies for Medicare.

[minimize answer](#)

##### [Are there different types of Medicare Supplement plans?](#)

Yes, there are eleven modernized plans — A, B, C, D, F, F(High Deductible), G, K, L, M and N - and each plan comes with different rates and benefits.

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[Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?](#)

While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information on Medicare Supplement plans, see your insurance professional.

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[When can I qualify for Open Enrollment for a Medicare Supplement policy?](#)

Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

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[What is "Guaranteed Issue"?](#)

"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

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[What is an example of someone who would qualify for Guaranteed Issue for Medicare Supplement?](#)

Someone whose group coverage is ending would qualify as Guaranteed Issue for Medicare Supplement.

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[How long is the qualification period for Guaranteed Issue?](#)

You must enroll within 63 days after your health insurance ends.

[minimize answer](#)

**Supplemental Health Plans**

[What are supplemental health plans?](#)

Supplemental health insurance policies are purchased in addition to your primary health insurance. They are designed to help alleviate the burden of unforeseen out-of-pocket medical and non-medical expenses not covered by your primary insurance. They pay a cash benefit to the insured or to the person designated by the insured.

[minimize answer](#)

[Are there different types of supplemental health plans?](#)

Yes. Some supplemental health insurance policies provide coverage for specific events or diseases such as cancer, accidental death, dismemberment, or confinement to a hospital.

[minimize answer](#)



[Why should I consider purchasing an Accidental Death and Dismemberment plan?](#)

The very nature of an "accident" is the reason for purchasing accidental death and dismemberment insurance. No one expects to lose eyesight or a limb or lose their life through accidental means. Many accident related expenses such as advanced rehabilitative and physical therapies, and non-medical costs such as normal living expenses, or deductibles and copays may not be covered under your primary medical insurance. In the event of accidental death or a dismemberment, would you or your family be forced to dip into savings or liquidate assets? If so, you might want to consider purchasing this type of plan to prepare for the unexpected.

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[What type of underwriting is used for an Accidental Death and Dismemberment Plan?](#)

Most Accidental Death and Dismemberment plans are guaranteed issue so no one can be turned down.

[minimize answer](#)

[Why should I purchase a Supplemental Cancer plan?](#)

Unfortunately, some primary health insurance policies do not cover all cancer related treatment and expenses. While some plans may help to cover the major aspects of cancer treatment, there are generally many incidental day-to-day expenses that are not included.

[minimize answer](#)

[What is covered by a Supplemental Cancer plan?](#)

Supplemental Cancer plans can be used to help cover coinsurance and deductibles of major health coverage, off-set some of the expense of drugs and medicine, provide benefits to help off-set the cost of certain experimental treatment programs and provide benefits for radiation and chemotherapy, hospital confinement, surgery and anesthesia, ambulance service and hospice stays for cancer treatment.

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[What else is covered by a Supplemental Cancer plan?](#)

Transportation and lodging is an often overlooked expense that can quickly add up for cancer patients and their families. Some supplemental cancer plans offer benefits for ground and air transportation, and lodging necessary for treatment outside your home city.

[minimize answer](#)

[I have hospitalization covered under my primary health plan on my job. Why should I consider purchasing a Hospital Indemnity plan?](#)

If you have ever seen an itemized hospital bill you know how expensive hospital stays can be. From the fees of the doctors and specialists to the charges for individual aspirin, the cost of any item not covered by your insurance becomes a rapidly mounting financial responsibility. In some cases, hospital bills can take years to pay off. Hospital indemnity coverage pays a daily benefit for each day you are confined that can be used to cover these costs.

[minimize answer](#)

[What is covered by a Hospital Indemnity plan?](#)

A hospital indemnity plan usually pays a specified amount for each day you are hospitalized, as well as some additional benefits such as a specified amount for transportation to and from a hospital by ambulance, an intensive care unit stay in a hospital and other related benefits. These benefits are usually paid in addition to any other coverage you may have and can be used to help with many of the out-of-pocket expenses not covered by your primary health coverage.

[minimize answer](#)

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## Insurance 101

### Life Insurance

[What is life insurance and why do I need it?](#)

Life insurance is an important tool that should be a part of everyone's plan to protect against financial loss at death. In exchange for payment of premiums, an insurance company agrees to pay your beneficiary an amount of money based on the death benefit of your policy. There are many good reasons to purchase life insurance and the type of coverage you need depends on the amount needed to cover both anticipated and unanticipated expenses for your family and loved ones. Life insurance can be used to pay funeral expenses, replace lost income, pay off debts or loans, and create a fund for your children's or grandchildren's education, or care for dependents or loved ones with special needs.

[minimize answer](#)

[What are the different types of life insurance?](#)

Life insurance typically falls into three categories: term life, whole life and universal life.

Term life is the least expensive type of policy and builds no cash value. It pays only if death occurs during the term of the policy, which is usually one to thirty years. A term life policy is designed with only one function: upon your death, it pays a lump sum to your designated beneficiary.

Whole life insurance, also known as permanent life insurance, provides coverage throughout the insured's lifetime, has a death benefit and builds cash value on a tax-deferred basis, and the insurer cannot cancel the policy as long as you pay your premiums on time. Whole life insurance premiums are larger than term life premiums, because they fund the cash value in addition to buying

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\*The term Medigap means a Medicare Supplement policy.

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Whole life insurance, also known as permanent life insurance, provides coverage throughout the insured's lifetime, has a death benefit and builds cash value on a tax-deferred basis, and the insurer cannot cancel the policy as long as you pay your premiums on time. Whole life insurance premiums are larger than term life premiums, because they fund the cash value in addition to buying insurance coverage and the death benefit premiums and cash value are guaranteed through the life of the insured.

Universal life insurance is also permanent life insurance. These policies can also provide coverage throughout the insured's lifetime as long as sufficient premium is paid, have a death benefit and build cash value on a tax-deferred basis. However, unlike whole or term life, universal life is a more flexible product. Because the death benefit, premiums and cash value are treated as separate components, as the policyholder's circumstances change, the components can be reviewed and altered. Policyholders must also be aware of fluctuations in interest rates that could affect all separate components.

[minimize answer](#)

#### [How much life insurance do I need?](#)

How much insurance you need depends on your particular circumstances. How much would it take to replace your annual salary for your surviving spouse and family and allow them to maintain their standard of living? Would you like to create an inheritance for dependents or make a charitable contribution? Do you have enough savings to pay your final expenses? One method is to multiply your annual gross income by a multiple of years in order to determine how much basic income is needed to cover living expenses for your beneficiary in the event of your death. The amount of life insurance you need requires careful planning and consideration. It is a good idea to work with an insurance professional to determine your needs.

[minimize answer](#)

#### [Should a single person purchase life insurance?](#)

Almost everyone can benefit from the right life insurance product. A single person should consider the following options: younger singles can benefit by purchasing life insurance before age and certain health considerations become a factor in qualification. If you have dependents and would like to leave an inheritance or provide money for a college fund; or perhaps you would like to leave a charitable donation to your favorite organization, you might want to consider purchasing life insurance. Even if there is no one depending on you for financial support, in the event of your death, a life insurance policy can help ensure that there is enough money to pay outstanding debts or pay for funeral and other final expenses so that your family would not be financially burdened.

[minimize answer](#)

#### [What is a rider?](#)

Riders provide additional benefits that can be added to a basic policy often for an additional cost.

[minimize answer](#)

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#### [What are the types of riders that are available?](#)

The types of riders vary, but some of the most common are:

Accelerated death benefit riders allow for early payment of a portion of the death benefit should the insured become terminally ill, as defined by any specific policy.

Accidental death benefit riders provide an additional death benefit in the event that the insured dies in an accident.

Children's riders provide some measure of coverage on the insured's children usually up to a specified age - generally age 21, at which point the coverage can generally be converted to an individual policy for the child.

Spousal riders provide coverage for the insured's spouse.

Waiver of premium and disability riders are designed to keep the policy in force should the policy owner become disabled and unable to work, as defined by any specific policy.

[minimize answer](#)

#### **Annuities**

##### [What is an annuity?](#)

An annuity is a long term financial contract sold by an insurance company which promises to provide a specified series of payments to an individual for a fixed period, often for the lifetime of the recipient, in return for a stipulated lump sum premium or a series of premiums. A deferred annuity is tax-deferred and can be used for accumulating money for retirement or other long term future needs.

[minimize answer](#)

##### [Define Deferred Annuity, Deferred Fixed Annuity, Deferred Variable Annuity and Immediate Annuity.](#)

##### [Deferred Annuity](#)

A deferred annuity is a long-term income accumulation product. This type of annuity has two phases. During the saving phase, the money you put into the annuity earns interest. The earnings are tax-deferred as long as you leave them in the annuity. During the payout phase, a periodic payment is made to the annuitant and any gain in the contract is taxable income to the annuitant. Deferred annuities can either be fixed or variable.

[minimize answer](#)

##### [Deferred Fixed Annuity](#)

A deferred fixed annuity is a long-term income accumulation product. With a deferred fixed annuity, you are guaranteed to receive no less than the declared minimum rate of interest.

[minimize answer](#)

#### [Deferred Variable Annuity](#)

A deferred variable annuity is also a long-term income accumulation product. With a deferred variable annuity, the rate of return during accumulation is tied to market performance of specific subaccounts. Future income payments can be fixed or variable and are based on the contract value at the time of annuitization.

[minimize answer](#)

#### [Immediate Annuity](#)

An immediate annuity is designed to provide periodic payments within a year of issuing the contract.

[minimize answer](#)

[minimize answer](#)

#### [What is annuitization?](#)

Annuitization is the payout period, during which the annuitant receives periodic payments from the annuity. If you choose to annuitize before the specified contract period is completed, the money you withdraw may be subject to early withdrawal penalties and other charges.

[minimize answer](#)

#### [What does "tax deferral" mean?](#)

Tax deferral means that taxes on the earnings of a financial product are postponed until you withdraw the earnings.

[minimize answer](#)

#### [How do I know if a fixed or variable annuity is best for me?](#)

When considering whether to choose a fixed versus a variable annuity, there are two important questions to ask: what are my long-term financial goals and can I afford risk?

A variable annuity has the potential for faster growth, however, that growth is not guaranteed since the product is tied to the market. Therefore, a younger individual with disposable income and many years left in the work force might want to consider a variable annuity if that individual is financially able to withstand downward market fluctuations and wait for the potential upswing.

However, a person who cannot afford financial risk, or does not have many years left in the work force, or none at all, might value safety of principal and tolerate the slower earnings increase versus a potential higher increase with a risk factor. Even in a downward market spiral, a fixed annuity comes with the guarantee of a certain percentage of interest earnings depending on the annuity you choose.

Those desiring safety of principal who also want to explore the upward potential of the market may want to consider a fixed index annuity. These annuities offer the safety of principal guarantee but with the growth potential of annuities that are tied to a market index.

Choosing an annuity is an important decision and it is a good suggestion to work with a financial or insurance professional to help determine which product is best for you.

[minimize answer](#)

[Why should I consider a flexible premium deferred annuity?](#)

A person who is looking for a competitive first year interest rate and the flexibility to deposit more money over time may want to consider a flexible premium deferred annuity.

[minimize answer](#)

[What are key features of a multiple year guarantee annuity?](#)

Key features of a multiple year guarantee annuity are the security of guarantees and the flexibility to select from a range of interest rate guarantee periods so that a plan can be structured to fit individual preferences.

[minimize answer](#)

## **Medicare**

[What is Medicare?](#)

Medicare is a federal health insurance program for people age 65 or older, under age 65 with certain disabilities, and any age with permanent kidney failure (called End-Stage Renal Disease or ESRD).

[minimize answer](#)

[Who Qualifies for Medicare?](#)

In order to qualify for Medicare you must be a United States citizen or permanent resident age 65 or older and receive or are eligible to receive Social Security benefits. Or, you receive or are eligible to receive railroad retirement benefits; or you or your spouse (living or deceased, including divorced spouses) worked long enough in government employment where Medicare taxes were paid; or you are the dependent parent of someone who worked long enough in government employment where Medicare taxes were paid. Also, certain people younger than age 65 can qualify for Medicare, including those who have disabilities and those who have permanent kidney failure or amyotrophic lateral sclerosis (Lou Gehrig's disease).

[minimize answer](#)

[What is Medicare Part A?](#)

Medicare Part A can be categorized as hospitalization insurance. It covers inpatient care in hospitals, skilled nursing facilities and qualified home health and hospice care.

[minimize answer](#)

[What is Medicare Part B?](#)

Medicare Part B can be categorized as medical insurance. It covers doctor's services and outpatient care, and certain other Medicare services that Part A does not cover (like physical and occupational therapists) and some home health care.

#### [What is Medicare Part C?](#)

Medicare Part C, formerly known as "Medicare+Choice", is now known as "Medicare Advantage". Private insurers manage Medicare Advantage plans, like HMOs and PPOs. In order to join a Medicare Advantage Plan, you must qualify for Medicare Part A and Part B.

[minimize answer](#)

#### [What is Medicare Part D?](#)

Medicare Part D is prescription drug coverage, also offered through private insurers, and covers only Medicare approved prescription drugs.

[minimize answer](#)

#### [When can I apply for Medicare Part B?](#)

You may apply for Medicare Part B when you turn age 65. If you still have group coverage through an employer, you do not have to sign up for Part B until that coverage ends. Individuals have 3 months prior to turning 65 and 3 months following to apply.

After the year you turn 65, a 10% increase in premium penalty applies for each year of delay applying for Part B benefits, except in special cases

[minimize answer](#)

#### **Medicare Supplement**

##### [What is a Medicare Supplement?](#)

Medicare Supplement insurance is a supplemental insurance product designed to help pay for medical expenses not covered by Medicare. Medicare Supplement insurance plans are standardized by most states so that all insurance companies will have the same basic benefits for each category of plans.

[minimize answer](#)

##### [How old do I have to be to purchase Medicare Supplement?](#)

Like Medicare insurance, you must be the age of 65 or older to purchase a Medicare Supplement plan, or have a disability that qualifies for Medicare.

[minimize answer](#)

##### [Are there different types of Medicare Supplement plans?](#)

Yes, there are eleven modernized plans — A, B, C, D, F, F(High Deductible), G, K, L, M and N - and each plan comes with different rates and benefits.

[minimize answer](#)

##### [Are there advantages to selecting a Medicare Supplement plan versus a Medicare Advantage plan?](#)

While the answer to this question may reflect your particular preferences, there are certain key features to a Medicare Supplement that should be considered. For example, because Medicare Supplement plans are open plans, you can visit the physician of your choice and are not limited to a particular network. Also, with a Medicare Supplement, you have the freedom to travel the country and receive the same benefits from state to state. For more information on



Medicare Supplement plans, see your insurance professional.

[minimize answer](#)

[When can I qualify for Open Enrollment for a Medicare Supplement policy?](#)

Once you have received both Medicare Part A and Part B you have a 6 month qualification period following your enrollment in Medicare Part B.

[minimize answer](#)

[What is "Guaranteed Issue"?](#)

"Guaranteed Issue" is when you are not required to provide evidence of insurability to obtain coverage. If your health coverage terminates under certain circumstances you may be able to enroll in a Medicare Supplement policy regardless of your health status.

[minimize answer](#)

[What is an example of someone who would qualify for Guaranteed Issue for Medicare Supplement?](#)

Someone whose group coverage is ending would qualify as Guaranteed Issue for Medicare Supplement.

[minimize answer](#)

[How long is the qualification period for Guaranteed Issue?](#)

You must enroll within 63 days after your health insurance ends.

[minimize answer](#)

#### **Supplemental Health Plans**

[What are supplemental health plans?](#)

Supplemental health insurance policies are purchased in addition to your primary health insurance. They are designed to help alleviate the burden of unforeseen out-of-pocket medical and non-medical expenses not covered by your primary insurance. They pay a cash benefit to the insured or to the person designated by the insured.

[minimize answer](#)

[Are there different types of supplemental health plans?](#)

Yes. Some supplemental health insurance policies provide coverage for specific events or diseases such as cancer, accidental death, dismemberment, or confinement to a hospital.

[minimize answer](#)

[Why should I consider purchasing an Accidental Death and Dismemberment plan?](#)

The very nature of an "accident" is the reason for purchasing accidental death and dismemberment insurance. No one expects to lose eyesight or a limb or lose their life through accidental means. Many accident related expenses such as advanced rehabilitative and physical therapies, and non-medical costs such as normal living expenses, or deductibles and copays may not be covered under your primary medical insurance. In the event of accidental death or a dismemberment, would you or your family be forced to dip into savings or liquidate assets? If so, you might want to consider purchasing this type of plan to prepare for the unexpected.

[minimize answer](#)

[What type of underwriting is used for an Accidental Death and Dismemberment Plan?](#)

Most Accidental Death and Dismemberment plans are guaranteed issue so no one can be turned down.

[minimize answer](#)

[Why should I purchase a Supplemental Cancer plan?](#)

Unfortunately, some primary health insurance policies do not cover all cancer related treatment and expenses. While some plans may help to cover the major aspects of cancer treatment, there are generally many incidental day-to-day expenses that are not included.

[minimize answer](#)

[What is covered by a Supplemental Cancer plan?](#)

Supplemental Cancer plans can be used to help cover coinsurance and deductibles of major health coverage, off-set some of the expense of drugs and medicine, provide benefits to help off-set the cost of certain experimental treatment programs and provide benefits for radiation and chemotherapy, hospital confinement, surgery and anesthesia, ambulance service and hospice stays for cancer treatment.

[minimize answer](#)

[What else is covered by a Supplemental Cancer plan?](#)

Transportation and lodging is an often overlooked expense that can quickly add up for cancer patients and their families. Some supplemental cancer plans offer benefits for ground and air transportation, and lodging necessary for treatment outside your home city.

[minimize answer](#)

[I have hospitalization covered under my primary health plan on my job. Why should I consider purchasing a Hospital Indemnity plan?](#)

If you have ever seen an itemized hospital bill you know how expensive hospital stays can be. From the fees of the doctors and specialists to the charges for individual aspirin, the cost of any item not covered by your insurance becomes a rapidly mounting financial responsibility. In some cases, hospital bills can take years to pay off. Hospital indemnity coverage pays a daily benefit for each day you are confined that can be used to cover these costs.

[minimize answer](#)

[What is covered by a Hospital Indemnity plan?](#)

A hospital indemnity plan usually pays a specified amount for each day you are hospitalized, as well as some additional benefits such as a specified amount for transportation to and from a hospital by ambulance, an intensive care unit stay in a hospital and other related benefits. These benefits are usually paid in addition to any other coverage you may have and can be used to help with many of the out-of-pocket expenses not covered by your primary health coverage.

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# Insurance Quiz

Test *Your* Insurance Knowledge



## Medicare Supplement Insurance Quiz

### Test your Medicare supplement insurance knowledge.

Answer the questions below, and we'll review your knowledge when you complete the quiz.

1. Allen has just turned 65 and has been hearing about Medicare Supplement insurance. Steven, his insurance professional, explains that anyone who is eligible for Medicare can purchase a Medicare Supplement. Furthermore, while Medicare provides a broad range of services to millions of seniors and others who qualify, the recipient is responsible for a variety of out-of-pocket medical expenses not covered by Medicare. A Medicare Supplement helps fill the gaps in traditional Medicare coverage and comes in eleven modernized plans with a variety of benefits. This extra coverage will help protect his hard earned savings from many of those uncovered out-of-pocket expenses.

What is not covered under any Medicare Supplement insurance plan?

- ☐ Foreign travel medical care
- ☐ Part A deductible
- ☐ Long-term recovery in a skilled facility
- ☐ Part B deductible

Submit answer

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# Insurance Quiz

Test *Your* Insurance Knowledge

## Medicare Supplement Insurance Quiz

**Test your Medicare supplement insurance knowledge.**

Answer the questions below, and we'll review your knowledge when you complete the quiz.

**Correct!**

Long term recovery in a skilled facility. Long-term care is a separate category of insurance.

2. Sharona is an active, healthy 65 year old who is eligible for Medicare and is considering purchasing Medicare Supplement insurance. She rarely goes to the doctor and would like to save money on her health insurance.

What Medicare Supplement plan might Sharona consider for her financial goals and lifestyle?

- ☐ Medicare Supplement Plan A
- ☐ Medicare Supplement Plan C
- ☐ Medicare Supplement Plan F High Deductible
- ☐ None of the above

Submit answer

1 2 3 4

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# Insurance Quiz

Test *Your* Insurance Knowledge



## Medicare Supplement Insurance Quiz

### Test your Medicare supplement insurance knowledge.

Answer the questions below, and we'll review your knowledge when you complete the quiz.

#### Correct!

Medicare Supplement Plan F High Deductible (FHD). In addition to basic benefits, the High Deductible F plan has extensive coverage which includes Part B excess after the annual deductible is met. Because Sharona is healthy and rarely see a doctor, she can select the FHD plan with the higher deductible but has a significant savings on premium. The premiums of a FHD plan are often one-third to one-fourth the cost of other plans. She then has options for money she saved on premium. She can spend it as she wishes, apply that money to financial investments or put it into a savings account in case she needs it towards her deductible in the future.

3. Nelson lives in Arizona which is an "issue age" state.

What does "issue age" mean?

- ☐ Premium is based on your age at issue and will not increase due to age
- ☐ You can only be issued Medicare Supplement at a specified age
- ☐ Premium will increase by a certain set percentage based on the age at which you purchased the Medicare Supplement

Submit answer

1 2 3 4

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# Insurance Quiz

Test *Your* Insurance Knowledge



## Medicare Supplement Insurance Quiz

**Test your Medicare supplement insurance knowledge.**

Answer the questions below, and we'll review your knowledge when you complete the quiz.

**Correct!**

Premium is based on your age at issue and will not increase due to age.

4. Dominic is replacing his existing Medicare Supplement policy with another Medicare Supplement Policy.

Will he need underwriting approval?

- ☐ Under most circumstances  
☐ No

Submit answer

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# Insurance Quiz

Test *Your* Insurance Knowledge



## Medicare Supplement Insurance Quiz

**Test your Medicare supplement insurance knowledge.**

Answer the questions below, and we'll review your knowledge when you complete the quiz.

**Correct!**

Yes. Although there are some state exceptions involving birthdays or policy anniversaries, in general, Dominic will need underwriting approval to replace his existing Medicare Supplement policy because he could have developed a medical condition that would prevent him from qualifying since purchasing his original policy. This is why it is always a good idea not to cancel your original policy until your qualification for the new plan has been approved.

**How You Scored:**

You answered 4 out of 4 questions correctly.

Question 1. **Correct**

Question 2. **Correct**

Question 3. **Correct**

Question 4. **Correct**

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